

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DONALD K. MASDEA, JR.
MICHELE R. MASDEA
Debtor(s)

Case No. 14-22116CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/27/2014.
- 2) The plan was confirmed on 09/17/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/17/2014, 07/26/2016, 12/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/11/2019.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$117,642.29.
- 10) Amount of unsecured claims discharged without payment: \$27,658.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$231,634.20
Less amount refunded to debtor	\$16,353.24

NET RECEIPTS: \$215,280.96

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,539.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,739.55

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	1,474.00	1,531.94	1,531.94	1,531.94	0.00
ALTAIR OH XIII LLC	Unsecured	600.00	749.48	749.48	749.48	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	4,280.00	4,330.98	4,330.98	4,330.98	0.00
BILL ME LATER	Unsecured	1,567.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	2,000.00	1,986.91	1,986.91	1,986.91	0.00
CARLYNTON SD & CARNEGIE BORO	Priority	NA	4,631.00	4,631.00	4,631.00	0.00
CARNEGIE BOROUGH (SWG)	Secured	NA	124.87	124.87	124.87	8.32
CERASTES LLC	Unsecured	19,800.00	20,050.78	20,050.78	20,050.78	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	4,500.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	13,741.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	7,850.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Secured	NA	8,504.80	1,532.40	1,532.40	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	700.00	508.18	508.18	508.18	0.00
DISCOVER BANK(*)	Unsecured	13,450.00	13,448.73	13,448.73	13,448.73	0.00
LVNV FUNDING LLC	Unsecured	480.00	467.71	467.71	467.71	0.00
MERRICK BANK	Unsecured	790.00	654.05	654.05	654.05	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	558.38	558.38	558.38	0.00
PNC BANK NA	Unsecured	5,920.00	5,917.99	5,519.59	5,519.59	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	473.00	506.71	506.71	506.71	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	20,400.00	20,663.16	20,663.16	20,663.16	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,200.00	2,046.00	2,046.00	2,046.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	4,550.00	4,340.08	4,340.08	4,340.08	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	650.00	709.10	709.10	709.10	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	4,275.00	4,409.31	4,409.31	4,409.31	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	6,250.00	6,398.63	6,398.63	6,398.63	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,335.00	1,397.18	1,397.18	1,397.18	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	350.00	353.95	353.95	353.95	0.00
RBS CITIZENS NA(*)	Unsecured	6,663.00	6,598.95	6,598.95	6,598.95	0.00
SANTANDER CONSUMER USA D/B/A	Priority	NA	15,861.05	0.00	12,064.27	0.00
WELLS FARGO BANK NA	Secured	35,726.00	35,384.21	34,999.88	34,999.88	3,092.36
WELLS FARGO BANK NA	Priority	0.00	0.00	17,547.62	17,547.62	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Secured	0.00	0.00	384.33	384.33	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	30,094.00	30,140.91	0.00	30,926.56	0.00
WILMINGTON SAVINGS FUND SOCIE	Priority	0.00	450.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$34,999.88	\$65,926.44	\$3,092.36
Mortgage Arrearage	\$384.33	\$384.33	\$0.00
Debt Secured by Vehicle	\$1,532.40	\$1,532.40	\$0.00
All Other Secured	\$124.87	\$124.87	\$8.32
TOTAL SECURED:	\$37,041.48	\$67,968.04	\$3,100.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$22,178.62	\$34,242.89	\$0.00
TOTAL PRIORITY:	\$22,178.62	\$34,242.89	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,229.80	\$97,229.80	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,739.55</u>	
Disbursements to Creditors	<u>\$202,541.41</u>	
TOTAL DISBURSEMENTS :		<u>\$215,280.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/11/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.